

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	5777022
<b>Application Number:</b>	10823540
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4427
<b>Title of Invention:</b>	Systems, methods and computer readable media for providing and managing balance transfer accounts
<b>First Named Inventor/Applicant Name:</b>	Nathan Tad Czyzewski
<b>Customer Number:</b>	22852
<b>Filer:</b>	Eli Mazour/Carolyn Swingon
<b>Filer Authorized By:</b>	Eli Mazour
<b>Attorney Docket Number:</b>	5793.3145-00
<b>Receipt Date:</b>	27-JUL-2009
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<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Noncompl-amd.pdf	190210 c49d2f95328803019772d20ded0ccdba6d0600fe	yes	16

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Amendment Copy Claims/Response to Suggested Claims	2	15
	Applicant Arguments/Remarks Made in an Amendment	16	16
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<b><u>New Applications Under 35 U.S.C. 111</u></b> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.			
<b><u>National Stage of an International Application under 35 U.S.C. 371</u></b> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.			
<b><u>New International Application Filed with the USPTO as a Receiving Office</u></b> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			